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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

REAL ESTATE CONTRACT INSTALLMENTS

THE IOWA STATE BAR ASSOCIATION
Official Form No. 142
Recorder's Cover Sheet

Preparer Information: (Name, address and phone number)
William D. Werger, 401 E. Main St., Manchester, IA 52057, Phone: (563) 927-5920

Taxpayer Information: (Name and complete address)
Kevin J. Heims
404 West Marion
Manchester, IA 52057

Return Document To: (Name and complete address)
William D. Werger
401 East Main Street
Manchester, IA 52057-1717

Grantors:
James R. McGraw
Diana L. McGraw

Grantees:
Kevin J. Heims

Legal description: See Page 2

Document or instrument number of previously recorded documents:

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REAL ESTATE CONTRACT- INSTALLMENTS

IT IS AGREED this 30th day of August, 2005, by and between
James R. McGraw and Diana L. McGraw

of the County of Delaware, State of Iowa, Sellers; and
Kevin J. Heims

of the County of Delaware, State of Iowa, Buyers;

That the Sellers, as in this contract provided, agree to sell to the Buyers, and the Buyers in consideration of the premises, hereby agree with the Sellers to purchase the following described real estate situated in the County of Delaware, State of Iowa, to-wit:

Lot Six Hundred Fifty Eight (658), Manchester, Iowa, according to plat recorded in Book I, L.D., Pages 284-285.

together with any easements and servient estates appurtenant thereto, but with such reservations and exceptions of title as may be below stated, and certain personal property if and as may be herein described or if and as an itemized list is attached hereto and marked "Exhibit A" all upon the terms and conditions following:

1. TOTAL PURCHASE PRICE. The Buyers agree to pay for said property the total of $30,000.00 due and payable at _____, Delaware County, Iowa, as follows:

(a) **DOWN PAYMENT** of $2,000.00 **RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED:** and

(b) **BALANCE OF PURCHASE PRICE.** $28,000.00, as follows:

Monthly payments of $289.26, including interest, commencing October 1, 2005 and continuing monthly thereafter until September 1, 2012 when the balance shall be paid in full, including interest on unpaid balances at the rate of 8% per annum from and after September 1, 2005 until fully paid. (Interest rate to be adjusted annually on September 1 to 1% over local commercial bank rate).

2. POSSESSION. Buyers, concurrently with due performance on their part shall be entitled to possession of said premises on the 1st day of September, 2005; and thereafter so long as they shall perform the obligations of this contract. If Buyers are taking subject to the rights of lessees and are entitled to rentals therefrom on and after date of possession, so indicate by "yes" in the space following yes.

3. TAXES. Sellers shall pay

all taxes already paid to the Treasurer with Buyer assuming all unpaid taxes, delinquent taxes and any future taxes assessed

and any unpaid taxes thereon payable in prior years. Buyers shall pay any taxes not assumed by Sellers and all subsequent taxes before same become delinquent. Whoever may be responsible for the payment of said taxes, and the special assessments, if any, each year, shall furnish to the other parties evidence of payment of such items not later than July 15 of each year. **Any proration of taxes shall be based upon the taxes for the year currently payable unless, the parties state otherwise.**
(Decide, for yourself, if that formula is fair if Buyers are purchasing a lot with newly built improvements).

4. SPECIAL ASSESSMENTS. Sellers shall pay the special assessments against this property:

(a) ~~Which, if not paid, in the year _____, would become delinquent and all assessments payable~~ prior thereto.

(b) Which are a lien thereon as of _____ (Date).

(c) Including all sewage disposal assessments for overage charge heretofore assessed by any municipality having jurisdiction as of date of possession.

Buyers, except as above stated, shall pay all subsequent special assessments and charges before they become delinquent.

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5. MORTGAGE. Any mortgage or encumbrance of a similar nature against the said property shall be timely paid by Sellers so as not to prejudice the Buyers' equity herein. Should Sellers fail to pay, Buyers may pay any such sums in default and shall receive credit on this contract for such sums so paid. MORTGAGE BY SELLERS. Sellers, their successors in interest or assigns may, and hereby reserve the right to at any time mortgage their right, title or interest in such premises or to renew or extend any existing mortgage for any amount not exceeding 80 % of the then unpaid balance of the purchase price herein provided. The interest rate and amortization thereof shall be no more onerous than the installment requirements of this contract. Buyers hereby expressly consent to such a mortgage and agree to execute and deliver all necessary papers to aid Sellers in securing such a mortgage which shall be prior and paramount to any of Buyers' then rights in said property. DEED FOR BUYERS SUBJECT TO MORTGAGE. If Buyers have reduced the balance of this contract to the amount of any existing mortgage balance on said premises, they may at their option, assume and agree to pay said mortgage according to its terms, and subject to such mortgage shall receive a deed to said premises; or Sellers, at their option, any time before Buyers have made such a mortgage commitment, may reduce or pay off such mortgage. ALLOCATED PAYMENTS. Buyers, in the event of acquiring this property from an equity holder instead of a holder of the fee title, or in the event of a mortgage against said premises, reserve the right, if reasonably necessary for their protection to divide or allocate the payments to the interested parties as their interests may appear. SELLERS AS TRUSTEES. Sellers agree that they will collect no money hereunder in excess of the amount of the unpaid balance under the terms of this contract less the total amount of the encumbrance on the interest of Sellers or their assigns in said real estate; and if Sellers shall hereafter collect or receive any moneys hereunder beyond such amount, they shall be considered and held as collecting and receiving said money as the agent and trustee of the Buyers for the use and benefit of the Buyers.

6. INSURANCE. Except as may be otherwise included in the last sentence of paragraph 1(b) above, Buyers as and from said date of possession, shall constantly keep in force insurance, premiums therefore to be prepaid by Buyers (without notice or demand) against loss by fire, tornado and other hazards, casualties and contingencies as Sellers may reasonably require on all buildings and improvements, now on or hereafter placed on said premises and any personal property which may be the subject of this contract, in companies to be reasonably approved by Sellers in an amount not less than the full insurable value of such improvements and personal property or not less than the unpaid purchase price herein whichever amount is smaller with such insurance payable to Sellers and Buyers as their interests may appear. BUYERS SHALL PROMPTLY DEPOSIT SUCH POLICY WITH PROPER RIDERS WITH SELLERS for the further security for the payment of the sums herein mentioned. In the event of any such casualty loss, the insurance proceeds may be used under the supervision of the Sellers to replace or repair the loss if the proceeds be adequate; if not, then some other reasonable application of such funds shall be made; but in any event such proceeds shall stand as security for the payment of the obligations herein.

7. CARE OF PROPERTY. Buyers shall take good care of this property; shall keep the buildings and other improvements now or hereafter placed on the said premises in good and reasonable repair and shall not injure, destroy or remove the same during the life of this contract. Buyers shall not make any material alteration in said premises without the written consent of the Sellers. Buyers shall not use or permit said premises to be used for any illegal purpose.

8. LIENS. No mechanics' lien shall be imposed upon or foreclosed against the real estate described herein.

9. ADVANCEMENT BY SELLERS. If Buyers fail to pay such taxes, special assessments and insurance and effect necessary repairs, as above agreed, Seller may, but need not, pay such taxes. special assessments, insurance and make necessary repairs, and all sums so advanced shall be due and payable on demand or such sums so advanced may, at the election of Sellers, be added to the principal amount due hereunder and so secured. (For Buyers' rights to make advancements, see paragraph 5 above.)

10. JOINT TENANCY IN PROCEEDS AND SECURITY RIGHTS IN REAL ESTATE. If and only if, the Sellers immediately preceding this sale, hold the title to the above described property in joint tenancy, and such joint tenancy has not later been destroyed by operation of law or by acts of the Sellers, this sale shall not constitute such destruction and the proceeds of this contract, and any continuing and/or recaptured rights of Sellers in said real estate, shall be and continue in Sellers as joint tenants with rights of survivorship and not as tenants in common; and Buyers, in the event of the death of one of such joint tenants, agree to pay any balance of the proceeds of this contract to the surviving Seller (or Sellers) and to accept deed solely from him or them consistent with paragraph 14 below unless and except this paragraph is stricken from this agreement.

11. SELLERS. Spouse, if not titleholder immediately preceding this sale, shall be presumed to have executed this instrument only for the purpose of relinquishing all rights of dower, homestead and distributive share and/or in compliance with section 561.13 Code of Iowa; and the use of the word "Sellers" in the printed portion of the contract, without more, shall not rebut such presumption, nor in any way enlarge or extend the previous interest of such spouse in said property, or in the sale proceeds, nor bind such spouse except as aforesaid, to the terms and provisions of this contract.

12. TIME IS OF THE ESSENCE. Time is of the essence in this Agreement. Failure to promptly assert rights of Sellers herein shall not, however, be a waiver of such rights or a waiver of any existing or subsequent default.

13. EXCEPTIONS TO WARRANTIES OF TITLE. The warranties of title in any Deed made pursuant to this contract (See paragraph 14) shall be without reservation or qualification EXCEPT: (a) Zoning ordinances; (b) Such restrictive covenants as may be shown of record; (c) Easements of record, if any; (d) As limited by paragraphs 1, 2, 3 and 4 of this contract; (e) Sellers shall give Special Warranty as to the period after equitable title passes to Buyers; (f) Spouse if not titleholder, need not join in any warranties of the deed unless otherwise stipulated:

(g) none
(Mineral reservations of record?)

(h) none
(Liens?) (Easements not recorded?) (Interests of other parties?) (Lessees?)

14. DEED AND ABSTRACT, BILL OF SALE. If all said sums of money and interest are paid to Sellers during the life of this contract, and all other agreements for performance by Buyers have been complied with, Sellers will execute and deliver to Buyers a warranty Warranty Deed conveying said premises in fee simple pursuant to and in conformity with this contract and Sellers will at this time deliver to Buyers an abstract showing merchantable title, in conformity with this contract. Such abstract shall begin with the government patent (unless pursuant to the Iowa State Bar Association title standards there is a lesser requirement as to period of abstracting) to said premises and shall show title thereto in Sellers as of the date of this contract; or as of such earlier date if and as designated in the next sentence. This contract supersedes the previous written offer of Buyers to buy the above described property which was accepted by Sellers on the ____ day of _____, _____. Sellers shall also pay the cost of any abstracting due to any act or change in the personal affairs of Sellers resulting in a change of title by operation of law or otherwise. If any personal property is a part of this agreement, then upon due performance by Buyers, Sellers shall execute and deliver a Bill of Sale consistent with the terms of this contract. Sellers shall pay all taxes on any such personal property payable in 2005, and all taxes thereon payable prior thereto.

15. APPROVAL OF ABSTRACT. Buyers have _____ examined the abstract of title to this property and such abstract is _____ accepted.

16. FORFEITURE. If Buyers (a) fail to make the payments aforesaid, or any part thereof, as same become due; or (b) fail to pay the taxes or special assessments or charges, or any part thereof, levied upon said property, or assessed against it, by any taxing body before any of such items become delinquent; or (c) fail to keep the property insured; or (d) fail to keep it in reasonable repair as herein required; or (e) fail to perform any of the agreements as herein made or required; then Sellers, in addition to any and all other legal and equitable remedies which

they may have, at their option, may proceed to forfeit and cancel this contract as provided by law (Chapter 656 Code of Iowa). Upon Upon completion of such forfeiture Buyers shall have no right of reclamation or compensation for money paid, or improvements made; but such payments and/or improvements if any shall be retained and kept by Sellers as compensation for the use of said property, and/or as liquidated damages for breach of this contract ; and upon completion of such forfeiture, if the Buyers, or any other person or persons shall be in possession of said real estate or any part thereof, such party or parties in possession shall at once peacefully remove therefrom, or failing to do so may be treated as tenants holding over, unlawfully after the expiration of lease, and may accordingly be ousted and removed as such as provided by law.

17. FORECLOSURE AND REDEMPTION. If Buyers fail to timely perform this contract, Sellers, at their option, may elect to declare the entire balance immediately due and payable after such notice, if any, as may be required by Chapter 654, The Code. Thereafter this contract may be foreclosed in equity and the court may appoint a receiver to take immediate possession of the property and of the revenues and income accruing therefrom and to rent or cultivate the same as the receiver may deem best for the interest of all parties concerned, and such receiver shall be liable to account to Buyers only for the net profits, after application of rents, issues and profits from the costs and expenses of the receivership and foreclosure and upon the contract obligation.

It is agreed that if this contract covers less than ten (10) acres of land, and in the event of the foreclosure of this contract and sale of the property by sheriff's sale in such foreclosure proceedings, the time of one year for redemption from said sale provided by the statutes of the State of Iowa shall be reduced to six (6) months provided the Sellers, in such action file an election to waive any deficiency judgment against Buyers which may arise out of the foreclosure proceedings: all to be consistent with the provisions of Chapter 628 of the Iowa Code. If the redemption period is so reduced, for the first three (3) months after sale such right of redemption shall be exclusive to the Buyers, and the time periods in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to four (4) months.

It is further agreed that the period of redemption after a foreclosure of this contract shall be reduced to sixty (60) days if all of the three following contingencies develop: (1) The real estate is less than ten (10) acres in size; (2) the Court finds affirmatively that the said real estate has been abandoned by the owners and those persons personally liable under this contract at the time of such foreclosure; and (3) Sellers in such action file an election to waive any deficiency judgment against Buyers or their successor in interest in such action. If the redemption period is so reduced, Buyers or their successor in interest or the owner shall have the exclusive right to redeem for the first thirty (30) days after such sale, and the time provided for redemption by creditors as provided in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to forty (40) days. Entry of appearance by pleading or docket entry by or on behalf of Buyers shall be presumption that the property is not abandoned. Any such redemption period shall be consistent with all of the provisions of Chapter 628 of the Iowa Code. This paragraph shall not be construed to limit or otherwise affect any other redemption provisions contained in Chapter 628 of the Iowa Code.

18. ATTORNEY'S FEES. In case of any action, or in any proceedings in any Court to collect any sums payable or secured herein, or to protect the lien or title herein of Sellers, or in any other case permitted by law in which attorney 's fees may be collected from Buyers, or imposed upon them, or upon the above described property, Buyers agree to pay reasonable attorneys' fees.

19. INTEREST ON DELINQUENT AMOUNTS. Either party will pay interest at the highest legal contract rate applicable to a natural person to the other on all amounts herein as and after they become delinquent, and/or on cash reasonably advanced by either party pursuant to the terms of this contract, as protective disbursements.

20. ASSIGNMENT. In case of the assignment of this contract by either of the parties, prompt notice shall be given to the other parties, who shall at the time of such notice be furnished with duplicate of such assignment by such assignors. Any such assignment shall not terminate the liability of the assignor to perform, unless a specific release in writing is given and signed by the other party to this contract.

21. PERSONAL PROPERTY. If this contract includes the sale of any personal property, then in the event of the forfeiture or foreclosure of this contract, such property shall be considered indivisible with the real estate above described; and any such termination of Buyers' rights in said real estate shall concurrently operate as the forfeiture or foreclosure hereof against all such personal property.

22. CONSTRUCTION. Words and phrases herein, including acknowledgements hereof, shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender, according to the context. See paragraph 11 above, for construction of the word "Sellers."

23. RELEASE OF RIGHTS. Each of the Buyers hereby relinquishes all rights of dower, homestead and distributive share in and to the property and waives all rights of exemption as to any of the property.

24. LEAD-BASED PAINT NOTICE. If applicable, see attached Disclosure of Information on Lead-Based and/or Lead-Based Paint Hazards.

25. SPECIAL PROVISIONS.

I UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS CONTRACT, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS CONTRACT.

Dated: August 30, 2005 _____

Dated: _____, 2005 _____

Executed in duplicate or triplicate

James R. McGraw _____ Kevin J. Helms _____

SELLERS BUYERS

Diana L. McGraw _____ _____

SELLERS' ADDRESS BUYERS' ADDRESS

STATE OF IOWA, DELAWARE COUNTY, ss

This instrument was acknowledged before me on August 30, 2005

by, James R. McGraw & Diana L. McGraw

LORI L. DREES
Commission Number 729188
My Commission Expires
6-28-07

_____, Notary Public

STATE OF IOWA, COUNTY OF DELAWARE, ss:

On this 8th day of September, 2005, before me, the undersigned, a Notary Public in and for the said State, personally appeared Kevin J. Heims to me known to be the identical person named in and who executed the foregoing instrument, and acknowledged that the person, as the fiduciary, executed the instrument as the voluntary act and deed of the person and of the fiduciary.

Lori L. Drees

_____, Notary Public in and for said State.

LORI L. DREES
Commission Number 729188
My Commission Expires
6-28-07

(Section 558.39, Code of Iowa)

Acknowledgment: For use in the case of an individual fiduciary

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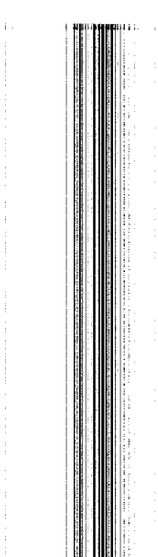
Loan Amortization Schedule - Monthly

Prepared by HSH Home Buyer's Calculator Suite.

Loan Amount:	**$28,000.00**	Interest Rate:	**8.000%**	Number of Payments:	**156**	Payment Amount:	**$289.26**

PMT	Month	Principal	Interest	Total Principal	Total Interest	Prepayment	BALANCE
PMT	Month	Principal	Interest	Total Principal	Total Interest	Prepayment	Balance
1	Oct 2005	$102.59	$186.67	$102.59	$186.67	$0.00	$27,897.41
2	Nov 2005	$103.28	$185.98	$205.87	$372.65	$0.00	$27,794.13
3	Dec 2005	$103.97	$185.29	$309.84	$557.94	$0.00	$27,690.16
4	Jan 2006	$104.66	$184.60	$414.50	$742.54	$0.00	$27,585.50
5	Feb 2006	$105.36	$183.90	$519.86	$926.44	$0.00	$27,480.14
6	Mar 2006	$106.06	$183.20	$625.92	$1,109.64	$0.00	$27,374.08
7	Apr 2006	$106.77	$182.49	$732.69	$1,292.13	$0.00	$27,267.31
8	May 2006	$107.48	$181.78	$840.17	$1,473.91	$0.00	$27,159.83
9	Jun 2006	$108.19	$181.07	$948.36	$1,654.98	$0.00	$27,051.64
10	Jul 2006	$108.92	$180.34	$1,057.28	$1,835.32	$0.00	$26,942.72
11	Aug 2006	$109.64	$179.62	$1,166.92	$2,014.94	$0.00	$26,833.08
12	Sep 2006	$110.37	$178.89	$1,277.29	$2,193.83	$0.00	$26,722.71
13	Oct 2006	$111.11	$178.15	$1,388.40	$2,371.98	$0.00	$26,611.60
14	Nov 2006	$111.85	$177.41	$1,500.25	$2,549.39	$0.00	$26,499.75
15	Dec 2006	$112.59	$176.67	$1,612.84	$2,726.06	$0.00	$26,387.16
16	Jan 2007	$113.35	$175.91	$1,726.19	$2,901.97	$0.00	$26,273.81
17	Feb 2007	$114.10	$175.16	$1,840.29	$3,077.13	$0.00	$26,159.71
18	Mar 2007	$114.86	$174.40	$1,955.15	$3,251.53	$0.00	$26,044.85
19	Apr 2007	$115.63	$173.63	$2,070.78	$3,425.16	$0.00	$25,929.22
20	May 2007	$116.40	$172.86	$2,187.18	$3,598.02	$0.00	$25,812.82
21	Jun 2007	$117.17	$172.09	$2,304.35	$3,770.11	$0.00	$25,695.65
22	Jul 2007	$117.96	$171.30	$2,422.31	$3,941.41	$0.00	$25,577.69
23	Aug 2007	$118.74	$170.52	$2,541.05	$4,111.93	$0.00	$25,458.95
24	Sep 2007	$119.53	$169.73	$2,660.58	$4,281.66	$0.00	$25,339.42
25	Oct 2007	$120.33	$168.93	$2,780.91	$4,450.59	$0.00	$25,219.09
26	Nov 2007	$121.13	$168.13	$2,902.04	$4,618.72	$0.00	$25,097.96
27	Dec 2007	$121.94	$167.32	$3,023.98	$4,786.04	$0.00	$24,976.02
28	Jan 2008	$122.75	$166.51	$3,146.73	$4,952.55	$0.00	$24,853.27
29	Feb 2008	$123.57	$165.69	$3,270.30	$5,118.24	$0.00	$24,729.70
30	Mar 2008	$124.40	$164.86	$3,394.70	$5,283.10	$0.00	$24,605.30
31	Apr 2008	$125.22	$164.04	$3,519.92	$5,447.14	$0.00	$24,480.08
32	May 2008	$126.06	$163.20	$3,645.98	$5,610.34	$0.00	$24,354.02
33	Jun 2008	$126.90	$162.36	$3,772.88	$5,772.70	$0.00	$24,227.12
34	Jul 2008	$127.75	$161.51	$3,900.63	$5,934.21	$0.00	$24,099.37
35	Aug 2008	$128.60	$160.66	$4,029.23	$6,094.87	$0.00	$23,970.77
36	Sep 2008	$129.45	$159.81	$4,158.68	$6,254.68	$0.00	$23,841.32
37	Oct 2008	$130.32	$158.94	$4,289.00	$6,413.62	$0.00	$23,711.00
38	Nov 2008	$131.19	$158.07	$4,420.19	$6,571.69	$0.00	$23,579.81
39	Dec 2008	$132.06	$157.20	$4,552.25	$6,728.89	$0.00	$23,447.75

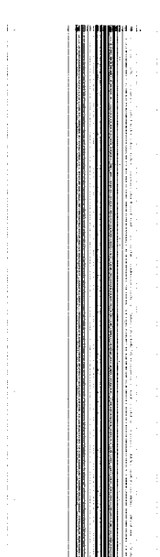
NOTE: Though effort was made to ensure the accuracy of these calculations, there is NO WARRANTY, expressed or implied, for the accuracy or applicability of this information to your particular financial question. Please consult your own financial advisor before making any financial decision based upon these results.



Loan Amount:	**$28,000.00**	Interest Rate:	**8.000%**	Number of Payments:	**156**	Payment Amount:	**$289.26**

PMT	Month	Principal	Interest	Total Principal	Total Interest	Prepayment	BALANCE
40	Jan 2009	$132.94	$156.32	$4,685.19	$6,885.21	$0.00	$23,314.81
41	Feb 2009	$133.83	$155.43	$4,819.02	$7,040.64	$0.00	$23,180.98
42	Mar 2009	$134.72	$154.54	$4,953.74	$7,195.18	$0.00	$23,046.26
43	Apr 2009	$135.62	$153.64	$5,089.36	$7,348.82	$0.00	$22,910.64
44	May 2009	$136.52	$152.74	$5,225.88	$7,501.56	$0.00	$22,774.12
45	Jun 2009	$137.43	$151.83	$5,363.31	$7,653.39	$0.00	$22,636.69
46	Jul 2009	$138.35	$150.91	$5,501.66	$7,804.30	$0.00	$22,498.34
47	Aug 2009	$139.27	$149.99	$5,640.93	$7,954.29	$0.00	$22,359.07
48	Sep 2009	$140.20	$149.06	$5,781.13	$8,103.35	$0.00	$22,218.87
49	Oct 2009	$141.13	$148.13	$5,922.26	$8,251.48	$0.00	$22,077.74
50	Nov 2009	$142.08	$147.18	$6,064.34	$8,398.66	$0.00	$21,935.66
51	Dec 2009	$143.02	$146.24	$6,207.36	$8,544.90	$0.00	$21,792.64
52	Jan 2010	$143.98	$145.28	$6,351.34	$8,690.18	$0.00	$21,648.66
53	Feb 2010	$144.94	$144.32	$6,496.28	$8,834.50	$0.00	$21,503.72
54	Mar 2010	$145.90	$143.36	$6,642.18	$8,977.86	$0.00	$21,357.82
55	Apr 2010	$146.87	$142.39	$6,789.05	$9,120.25	$0.00	$21,210.95
56	May 2010	$147.85	$141.41	$6,936.90	$9,261.66	$0.00	$21,063.10
57	Jun 2010	$148.84	$140.42	$7,085.74	$9,402.08	$0.00	$20,914.26
58	Jul 2010	$149.83	$139.43	$7,235.57	$9,541.51	$0.00	$20,764.43
59	Aug 2010	$150.83	$138.43	$7,386.40	$9,679.94	$0.00	$20,613.60
60	Sep 2010	$151.84	$137.42	$7,538.24	$9,817.36	$0.00	$20,461.76
61	Oct 2010	$152.85	$136.41	$7,691.09	$9,953.77	$0.00	$20,308.91
62	Nov 2010	$153.87	$135.39	$7,844.96	$10,089.16	$0.00	$20,155.04
63	Dec 2010	$154.89	$134.37	$7,999.85	$10,223.53	$0.00	$20,000.15
64	Jan 2011	$155.93	$133.33	$8,155.78	$10,356.86	$0.00	$19,844.22
65	Feb 2011	$156.97	$132.29	$8,312.75	$10,489.15	$0.00	$19,687.25
66	Mar 2011	$158.01	$131.25	$8,470.76	$10,620.40	$0.00	$19,529.24
67	Apr 2011	$159.07	$130.19	$8,629.83	$10,750.59	$0.00	$19,370.17
68	May 2011	$160.13	$129.13	$8,789.96	$10,879.72	$0.00	$19,210.04
69	Jun 2011	$161.19	$128.07	$8,951.15	$11,007.79	$0.00	$19,048.85
70	Jul 2011	$162.27	$126.99	$9,113.42	$11,134.78	$0.00	$18,886.58
71	Aug 2011	$163.35	$125.91	$9,276.77	$11,260.69	$0.00	$18,723.23
72	Sep 2011	$164.44	$124.82	$9,441.21	$11,385.51	$0.00	$18,558.79
73	Oct 2011	$165.53	$123.73	$9,606.74	$11,509.24	$0.00	$18,393.26
74	Nov 2011	$166.64	$122.62	$9,773.38	$11,631.86	$0.00	$18,226.62
75	Dec 2011	$167.75	$121.51	$9,941.13	$11,753.37	$0.00	$18,058.87
76	Jan 2012	$168.87	$120.39	$10,110.00	$11,873.76	$0.00	$17,890.00
77	Feb 2012	$169.99	$119.27	$10,279.99	$11,993.03	$0.00	$17,720.01
78	Mar 2012	$171.13	$118.13	$10,451.12	$12,111.16	$0.00	$17,548.88
79	Apr 2012	$172.27	$116.99	$10,623.39	$12,228.15	$0.00	$17,376.61
80	May 2012	$173.42	$115.84	$10,796.81	$12,343.99	$0.00	$17,203.19
81	Jun 2012	$174.57	$114.69	$10,971.38	$12,458.68	$0.00	$17,028.62
82	Jul 2012	$175.74	$113.52	$11,147.12	$12,572.20	$0.00	$16,852.88
83	Aug 2012	$176.91	$112.35	$11,324.03	$12,684.55	$0.00	$16,675.97
84	Sep 2012	$178.09	$111.17	$11,502.12	$12,795.72	$0.00	$16,497.88

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Loan Amount: **$28,000.00** Interest Rate: **8.000%** Number of Payments: **156** Payment Amount: **$289.26**

PMT	Month	Principal	Interest	Total Principal	Total Interest	Prepayment	BALANCE
85	Oct 2012	$179.27	$109.99	$11,681.39	$12,905.71	$0.00	$16,318.61
86	Nov 2012	$180.47	$108.79	$11,861.86	$13,014.50	$0.00	$16,138.14
87	Dec 2012	$181.67	$107.59	$12,043.53	$13,122.09	$0.00	$15,956.47
88	Jan 2013	$182.88	$106.38	$12,226.41	$13,228.47	$0.00	$15,773.59
89	Feb 2013	$184.10	$105.16	$12,410.51	$13,333.63	$0.00	$15,589.49
90	Mar 2013	$185.33	$103.93	$12,595.84	$13,437.56	$0.00	$15,404.16
91	Apr 2013	$186.57	$102.69	$12,782.41	$13,540.25	$0.00	$15,217.59
92	May 2013	$187.81	$101.45	$12,970.22	$13,641.70	$0.00	$15,029.78
93	Jun 2013	$189.06	$100.20	$13,159.28	$13,741.90	$0.00	$14,840.72
94	Jul 2013	$190.32	$98.94	$13,349.60	$13,840.84	$0.00	$14,650.40
95	Aug 2013	$191.59	$97.67	$13,541.19	$13,938.51	$0.00	$14,458.81
96	Sep 2013	$192.87	$96.39	$13,734.06	$14,034.90	$0.00	$14,265.94
97	Oct 2013	$194.15	$95.11	$13,928.21	$14,130.01	$0.00	$14,071.79
98	Nov 2013	$195.45	$93.81	$14,123.66	$14,223.82	$0.00	$13,876.34
99	Dec 2013	$196.75	$92.51	$14,320.41	$14,316.33	$0.00	$13,679.59
100	Jan 2014	$198.06	$91.20	$14,518.47	$14,407.53	$0.00	$13,481.53
101	Feb 2014	$199.38	$89.88	$14,717.85	$14,497.41	$0.00	$13,282.15
102	Mar 2014	$200.71	$88.55	$14,918.56	$14,585.96	$0.00	$13,081.44
103	Apr 2014	$202.05	$87.21	$15,120.61	$14,673.17	$0.00	$12,879.39
104	May 2014	$203.40	$85.86	$15,324.01	$14,759.03	$0.00	$12,675.99
105	Jun 2014	$204.75	$84.51	$15,528.76	$14,843.54	$0.00	$12,471.24
106	Jul 2014	$206.12	$83.14	$15,734.88	$14,926.68	$0.00	$12,265.12
107	Aug 2014	$207.49	$81.77	$15,942.37	$15,008.45	$0.00	$12,057.63
108	Sep 2014	$208.88	$80.38	$16,151.25	$15,088.83	$0.00	$11,848.75
109	Oct 2014	$210.27	$78.99	$16,361.52	$15,167.82	$0.00	$11,638.48
110	Nov 2014	$211.67	$77.59	$16,573.19	$15,245.41	$0.00	$11,426.81
111	Dec 2014	$213.08	$76.18	$16,786.27	$15,321.59	$0.00	$11,213.73
112	Jan 2015	$214.50	$74.76	$17,000.77	$15,396.35	$0.00	$10,999.23
113	Feb 2015	$215.93	$73.33	$17,216.70	$15,469.68	$0.00	$10,783.30
114	Mar 2015	$217.37	$71.89	$17,434.07	$15,541.57	$0.00	$10,565.93
115	Apr 2015	$218.82	$70.44	$17,652.89	$15,612.01	$0.00	$10,347.11
116	May 2015	$220.28	$68.98	$17,873.17	$15,680.99	$0.00	$10,126.83
117	Jun 2015	$221.75	$67.51	$18,094.92	$15,748.50	$0.00	$9,905.08
118	Jul 2015	$223.23	$66.03	$18,318.15	$15,814.53	$0.00	$9,681.85
119	Aug 2015	$224.71	$64.55	$18,542.86	$15,879.08	$0.00	$9,457.14
120	Sep 2015	$226.21	$63.05	$18,769.07	$15,942.13	$0.00	$9,230.93
121	Oct 2015	$227.72	$61.54	$18,996.79	$16,003.67	$0.00	$9,003.21
122	Nov 2015	$229.24	$60.02	$19,226.03	$16,063.69	$0.00	$8,773.97
123	Dec 2015	$230.77	$58.49	$19,456.80	$16,122.18	$0.00	$8,543.20
124	Jan 2016	$232.31	$56.95	$19,689.11	$16,179.13	$0.00	$8,310.89
125	Feb 2016	$233.85	$55.41	$19,922.96	$16,234.54	$0.00	$8,077.04
126	Mar 2016	$235.41	$53.85	$20,158.37	$16,288.39	$0.00	$7,841.63
127	Apr 2016	$236.98	$52.28	$20,395.35	$16,340.67	$0.00	$7,604.65
128	May 2016	$238.56	$50.70	$20,633.91	$16,391.37	$0.00	$7,366.09
129	Jun 2016	$240.15	$49.11	$20,874.06	$16,440.48	$0.00	$7,125.94

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Loan Amount:	**$28,000.00**	Interest Rate:	**8.000%**	Number of Payments:	**156**	Payment Amount:	**$289.26**

PMT	Month	Principal	Interest	Total Principal	Total Interest	Prepayment	BALANCE
130	Jul 2016	$241.75	$47.51	$21,115.81	$16,487.99	$0.00	$6,884.19
131	Aug 2016	$243.37	$45.89	$21,359.18	$16,533.88	$0.00	$6,640.82
132	Sep 2016	$244.99	$44.27	$21,604.17	$16,578.15	$0.00	$6,395.83
133	Oct 2016	$246.62	$42.64	$21,850.79	$16,620.79	$0.00	$6,149.21
134	Nov 2016	$248.27	$40.99	$22,099.06	$16,661.78	$0.00	$5,900.94
135	Dec 2016	$249.92	$39.34	$22,348.98	$16,701.12	$0.00	$5,651.02
136	Jan 2017	$251.59	$37.67	$22,600.57	$16,738.79	$0.00	$5,399.43
137	Feb 2017	$253.26	$36.00	$22,853.83	$16,774.79	$0.00	$5,146.17
138	Mar 2017	$254.95	$34.31	$23,108.78	$16,809.10	$0.00	$4,891.22
139	Apr 2017	$256.65	$32.61	$23,365.43	$16,841.71	$0.00	$4,634.57
140	May 2017	$258.36	$30.90	$23,623.79	$16,872.61	$0.00	$4,376.21
141	Jun 2017	$260.09	$29.17	$23,883.88	$16,901.78	$0.00	$4,116.12
142	Jul 2017	$261.82	$27.44	$24,145.70	$16,929.22	$0.00	$3,854.30
143	Aug 2017	$263.56	$25.70	$24,409.26	$16,954.92	$0.00	$3,590.74
144	Sep 2017	$265.32	$23.94	$24,674.58	$16,978.86	$0.00	$3,325.42
145	Oct 2017	$267.09	$22.17	$24,941.67	$17,001.03	$0.00	$3,058.33
146	Nov 2017	$268.87	$20.39	$25,210.54	$17,021.42	$0.00	$2,789.46
147	Dec 2017	$270.66	$18.60	$25,481.20	$17,040.02	$0.00	$2,518.80
148	Jan 2018	$272.47	$16.79	$25,753.67	$17,056.81	$0.00	$2,246.33
149	Feb 2018	$274.28	$14.98	$26,027.95	$17,071.79	$0.00	$1,972.05
150	Mar 2018	$276.11	$13.15	$26,304.06	$17,084.94	$0.00	$1,695.94
151	Apr 2018	$277.95	$11.31	$26,582.01	$17,096.25	$0.00	$1,417.99
152	May 2018	$279.81	$9.45	$26,861.82	$17,105.70	$0.00	$1,138.18
153	Jun 2018	$281.67	$7.59	$27,143.49	$17,113.29	$0.00	$856.51
154	Jul 2018	$283.55	$5.71	$27,427.04	$17,119.00	$0.00	$572.96
155	Aug 2018	$285.44	$3.82	$27,712.48	$17,122.82	$0.00	$287.52
156	Sep 2018	$287.34	$1.92	$27,999.82	$17,124.74	$0.00	$0.18

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